

STATE OF NEW JERSEY

DURABLE POWER OF ATTORNEY

I, THOMAS GEORGE MEYER, SR., of Oakland, New Jersey, hereby appoint my daughter, SANDRA L. MEGIN, of Oakland, New Jersey, as my attorney-in-fact to act for me and on my behalf on all matters in which I may have an interest. My attorney-in-fact shall have full power and authority to act for me, and to do any and all acts on my behalf, on any other matter or thing pertaining or belonging to me, with the same validity and force as if I personally had performed such act.

This power includes, but is not limited to, the following:

1. Banking Powers, Deposits and Withdrawals

To conduct all banking transactions as set forth in Section 2 of P.L. 1991, c. 95 (N.J.S.A. 46:2B-11) and to make, receive, and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit in banks, savings and loan associations and other institutions, execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of rights and powers as granted herein;

2. Collections

To take all lawful steps to recover, collect and receive any amounts of money now or hereafter owing or payable to me; and to compromise and execute releases or other sufficient discharges for them;

3. Trusts: Withdrawals and Distributions

To withdraw and receive the income or corpus of any trust over which I may have a right of withdrawal, and to request and receive the income or corpus of any trust with respect to which the trustee thereof has the discretionary power to make distributions to me or on my behalf, and to execute a receipt and release or such similar document for the property so received;

4. Litigation

To institute, prosecute, and defend any actions or proceedings brought in any court or before any commission, board, or bureau of any municipality, state, or federal government or any agency thereof; to institute, prosecute, and defend any insolvency or bankruptcy proceeding in any court, state or federal; to sue and settle suits of any kind in my name or for my benefit, including specifically the power to sue to compel acceptance of and reliance upon this power of attorney and to seek damages, including punitive damages, for failure to so accept and rely;

5. Purchase, Sales and Loans

To buy, sell, mortgage, hypothecate or grant security interests in any kind of tangible or intangible personal property;

6. Interests in Securities

To sign, assign or endorse any security issued by any corporation, bank or other organization and to exercise any rights with respect thereto that I may have;

7. Leases and Maintenance of Real Estate

To lease, sell, release, convey, extinguish or mortgage any interest in real property on such terms as may be deemed advisable; and to manage, repair, improve, maintain, restore, build or develop such property;

8. Purchase of Real Estate

To purchase or otherwise acquire any interest in and acquire possession of real property and to accept all deeds and other assurances in the law for such property;

9. Conveyance of Real Estate

To execute, deliver, and acknowledge deeds, deeds of trust, covenants, indentures, agreements, mortgages, hypothecations, bills of lading, bills, bonds, notes, receipts, evidences of debts, releases and satisfactions of mortgage, judgment, ground rent and other debts;

10. Safe Deposit Boxes

To enter my safe deposit boxes and to open new safe deposit boxes; and to add to or remove any of the contents of any such safe deposit boxes; and to close out any of the boxes;

11. Loans and Insurance

To borrow money for my account on whatever terms and conditions may be deemed advisable, including the right to borrow money on any insurance policies owned by me for any purpose; and to pledge, assign, and deliver such policies as security or to surrender the policy or policies and receive the proceeds;

12. Flower Bonds

To purchase United States Treasury "flower bonds" on my behalf, and to borrow money specifically to enable the purchase of such bonds;

13. Gifts

To make gifts, outright or in trust, without court approval, to my spouse and my issue (including my attorney-in-fact) for the purpose, among others, of appropriate tax planning for my estate or to continue any prior pattern or practice of giving, including the power to increase the amount of such gifts from prior years as my attorney-in-fact shall reasonably determine taking into consideration the value and liquidity of my assets and my maintenance in my accustomed manner of living;

14. Tax Returns

To prepare, execute and file all federal, state and local tax returns required to be made by me, to pay the taxes due, to collect any refunds, to sign waivers extending the period for the assessment of such taxes or deficiencies in them, to sign consents to the immediate assessment of deficiencies and acceptance of proposed overassessments, to execute closing agreements, to engage and appoint attorneys to represent me in connection with any matters arising before any federal, state or local taxing agency or with any tax litigation before any court, and to execute Internal Revenue Service Form 2848, Power of Attorney and Declaration of Representative, or any substitute form, and to appoint one or more representatives thereunder;

15. Disclaimers

To disclaim any interest in property; to exercise my right to claim an elective share of the estate of my spouse, and to take all actions that my attorney-in-fact deems appropriate to effectuate that election;

16. Renunciation of Fiduciary Positions

To renounce any fiduciary positions to which I have been or may be appointed, including but not limited to attorney-in-fact, personal representative, trustee, guardian or officer or director of a corporation; to resign such positions in which capacity I am presently serving, and to file an accounting with a court of competent jurisdiction or settle on a receipt and release or other informal method as my attorney-in-fact deems advisable;

17. Hospital and Nursing Home Care

To arrange for my entrance to and care at any hospital, nursing home, health center, convalescent home, retirement home or similar institution, and to pay all bills for my care;

18. Execution of Trust Agreements

To execute a revocable agreement of trust with such trustees as my attorney-in-fact selects (including my attorney-in-fact), and which provides that all income and principal shall be paid to me or the guardian of my estate, or applied for my benefit in such amounts as I or my attorney-in-fact shall request or as the trustee shall determine, and that on my death any remaining income and principal shall be paid to my personal representative, and that the trust

may be revoked or amended by me or my attorney-in-fact at any time or times; provided, however, that any amendment by my attorney-in-fact must be such that it could have, by law, been included in the original agreement of trust; and to deliver and convey any or all of my assets to such a trust already in existence at the time of the creation of this Power.

19. Engagement of Advisors

To engage and compensate attorneys at law, investment consultants, accountants, brokers, custodians and other advisors or agents.

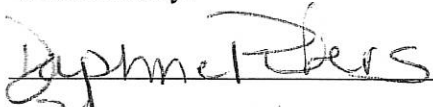
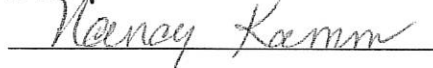
I hereby ratify and confirm all that my attorney-in-fact shall lawfully do, or cause to be done, by virtue of this Power of Attorney. This Power of Attorney can be revoked by me by sending written notice of such revocation to my attorney-in-fact or successor attorney-in-fact.

This Power of Attorney shall become effective immediately and shall continue in effect during such period of physical disability, mental disability or incapacity, or by uncertainty as to whether I am dead or alive. This Power of Attorney may be accepted and relied upon by anyone to whom it is presented until such person (1) receives written notice of revocation by me or a guardian (or similar fiduciary) of my estate, or (2) has actual knowledge of my death.

15th IN WITNESS WHEREOF, I have hereunto set my hand at Oakland, New Jersey, this day of May, 2019.

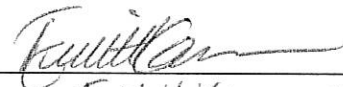

THOMAS GEORGE MEYER, SR.

Witnessed by:

STATE OF NEW JERSEY
COUNTY OF BERGEN

Subscribed, sworn to and acknowledged before me by THOMAS GEORGE MEYER, SR. and subscribed to before me by Daphne Peters and Nancy Kamm, witnesses, this 15th day of May, 2019.


By: Erich H. Kamm, Esq.
Notary Public or Attorney at Law of New Jersey

